

## **Remarks**

Claims 1-9 were pending in the application and were rejected. Arguments are presented below regarding the patentability of claims 1-9, and reconsideration of the claims is respectfully requested. Furthermore, new claims 10-13 have been added.

### **Double Patenting Rejection**

Claims 1-9 were rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 1-51 of U.S. Patent No. 6,488,203 (the '203 patent).

Independent claim 1 of the present application recites the step of "receiving the unique personal identification number and the security code at the manned kiosk from the recipient." Similarly, independent claim 5 recites "a manned kiosk in communication with the central terminal, the manned kiosk including an agent for receiving the unique personal identification number and the security code from the recipient." By contrast, none of the claims of the '203 patent recite use of both a unique personal identification number and security code. Furthermore, although each method claim of the '203 patent recites use of a code that corresponds to transaction details stored on a data base, each method claim further recites that "the code is not provided by or to the recipient for use by the recipient during the send transaction." Thus, the double patenting rejection of claims 1-9 is believed to be improper and should be withdrawn.

### **Rejection Under 35 U.S.C. § 103**

Claims 1-9 were rejected under § 103(a) as being unpatentable over U.S. Patent No. 5,963,647 (the '647 patent) in view of the U.S. Patent No. 6,771,766 (the '766 patent). Without agreeing that the Examiner's proposed combination discloses all features of any of claims 1-9, Applicants respectfully believe that the Examiner has failed to show proper

motivation for the combination. In that regard, the '647 patent actually teaches away from use of a kiosk station having a live agent as taught by the '766 patent. More specifically, the '647 patent teaches use of a customer activated terminal (CAT), automated teller machine (ATM), or a personal computer that is configured to operate as a CAT. (See Fig. 2 of the '647 patent.) Thus, the § 103(a) rejection of claims 1-9 is believed to be improper and should be withdrawn.

Even if the combination was proper, however, the combination fails to disclose all features of all the claims. For example, dependent claim 3 recites "receiving cash at the initiating terminal corresponding to the designation of an amount of funds." As another example, dependent claim 4 recites "reading a stored value card at the initiating terminal so as to receive funds corresponding to the designation of funds at the initiating terminal." By contrast, the '647 patent teaches that "the sender's account is not debited until the cash is actually received by the recipient." (See the Abstract of the '647 patent.) Still further, the '647 patent states that "it is a feature of the invention that settlement does not take place until the funds are actually withdrawn by the recipient." (The '647 patent, col. 7, ll 53-54.) Thus, the '647 patent does not disclose the above features of claims 3 and 4. Nor does the '766 patent cure the deficiencies of the '647 patent.

As yet another example, claim 8 recites that "the initiating terminal includes a scanning device for receiving the security code from the sender." This feature is also not disclosed in either of the cited references.

### **New Claims**

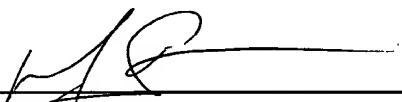
New claims 10-13 have been added for consideration by the Examiner.

**Conclusion**

Applicants have made a genuine effort to respond to each of the Examiner's objections and rejections in advancing the prosecution of this case. Applicants believe that all formal and substantive requirements for patentability have been met and that this case is in condition for allowance, which action is respectfully requested. If any additional issues need to be resolved, the Examiner is invited to contact the undersigned at his earliest convenience.

Respectfully submitted,

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